

Fill in this information to identify your case:

United States Bankruptcy Court for the:

EASTERN DISTRICT OF MISSOURI

Case number (if known)

Chapter you are filing under:

- Chapter 7
- Chapter 11
- Chapter 12
- Chapter 13

Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/22

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

Carla

First name

A.

Middle name

Lartedale

Last name and Suffix (Sr., Jr., II, III)

About Debtor 2 (Spouse Only in a Joint Case):

First name

Middle name

Last name and Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names and any assumed, trade names and *doing business as* names.

Do NOT list the name of any separate legal entity such as a corporation, partnership, or LLC that is not filing this petition.

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx-xx-4821

4. Your Employer Identification Number (EIN), if any.

About Debtor 1:

EIN

About Debtor 2 (Spouse Only in a Joint Case):

EIN

5. Where you live

**7756 Mallard Dr.
Saint Louis, MO 63133**

Number, Street, City, State & ZIP Code

Saint Louis

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

If Debtor 2 lives at a different address:

Number, Street, City, State & ZIP Code

County

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

6. Why you are choosing *this district* to file for bankruptcy

Check one:

- Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
- I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Check one:

- Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
- I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Part 2: Tell the Court About Your Bankruptcy Case

7. **The chapter of the Bankruptcy Code you are choosing to file under** *Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.*

Chapter 7
 Chapter 11
 Chapter 12
 Chapter 13

8. **How you will pay the fee** **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
 I need to pay the fee in installments. If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
 I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

9. **Have you filed for bankruptcy within the last 8 years?**

No.
 Yes.

District	<u>EDMO</u>	When	<u>11/12/20</u>	Case number	<u>20-45295</u>
District	<u>EDMO</u>	When	<u>9/28/17</u>	Case number	<u>17-46655</u>
District	<u>See Attachment</u>	When		Case number	

10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?**

No
 Yes.

Debtor		Relationship to you	
District		When	Case number, if known
Debtor			Relationship to you
District		When	Case number, if known

11. **Do you rent your residence?**

No. Go to line 12.
 Yes. Has your landlord obtained an eviction judgment against you?
 No. Go to line 12.
 Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

Part 3: Report About Any Businesses You Own as a Sole Proprietor**12. Are you a sole proprietor of any full- or part-time business?** No. Go to Part 4. Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any _____

Number, Street, City, State & ZIP Code _____

Check the appropriate box to describe your business:

Health Care Business (as defined in 11 U.S.C. § 101(27A))
 Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
 Stockbroker (as defined in 11 U.S.C. § 101(53A))
 Commodity Broker (as defined in 11 U.S.C. § 101(6))
 None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code, and are you a *small business debtor* or a debtor as defined by 11 U.S.C. § 1182(1)?

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor or a debtor choosing to proceed under Subchapter V so that it can set appropriate deadlines. If you indicate that you are a small business debtor or you are choosing to proceed under Subchapter V, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

 No. I am not filing under Chapter 11. No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11. Yes. I am filing under Chapter 11, I am a debtor according to the definition in § 1182(1) of the Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11.**Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention****14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

 No. Yes.

What is the hazard? _____

If immediate attention is needed, why is it needed? _____

Where is the property? _____

Number, Street, City, State & Zip Code _____

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling**15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

****Incapacity.****

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

****Disability.****

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

****Active duty.****

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

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I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

****Disability.****

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

****Active duty.****

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."		
	<input type="checkbox"/> No. Go to line 16b.		
	<input checked="" type="checkbox"/> Yes. Go to line 17.		
16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.			
	<input type="checkbox"/> No. Go to line 16c.		
	<input type="checkbox"/> Yes. Go to line 17.		
16c. State the type of debts you owe that are not consumer debts or business debts			
<hr/>			
17. Are you filing under Chapter 7?	<input checked="" type="checkbox"/> No. I am not filing under Chapter 7. Go to line 18.		
Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	<input type="checkbox"/> Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?		
	<input type="checkbox"/> No		
	<input type="checkbox"/> Yes		
<hr/>			
18. How many Creditors do you estimate that you owe?	<input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> More than 100,000
<hr/>			
19. How much do you estimate your assets to be worth?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input checked="" type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
<hr/>			
20. How much do you estimate your liabilities to be?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input checked="" type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion

Part 7: Sign Below

For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.		
	If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.		
	If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).		
	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.		
	I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.		
/s/ Carla A. Lartedale Carla A. Lartedale Signature of Debtor 1		Signature of Debtor 2	
Executed on <u>November 7, 2023</u> MM / DD / YYYY	Executed on _____ MM / DD / YYYY		

For your attorney, if you are represented by one

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

If you are not represented by an attorney, you do not need to file this page.

/s/ Timothy P. Powderly

Signature of Attorney for Debtor

Date

November 7, 2023

MM / DD / YYYY

Timothy P. Powderly 64092

Printed name

The Powderly Law Firm, LLC

Firm name

11965 St. Charles Rock Rd.

Suite 202

Bridgeton, MO 63044

Number, Street, City, State & ZIP Code

Contact phone 314-770-9890

Email address

tim@powderlylaw.com

64092 MO

Bar number & State

Fill in this information to identify your case:

Debtor 1 **Carla A. Lartedale**
First Name _____ Middle Name _____ Last Name _____

Debtor 2
(Spouse if, filing)
First Name _____ Middle Name _____ Last Name _____

United States Bankruptcy Court for the: **EASTERN DISTRICT OF MISSOURI**

Case number
(if known) _____

Check if this is an
amended filing

FORM 101. VOLUNTARY PETITION**Prior Bankruptcy Cases Filed Attachment**

District	Case Number	Date Filed
EDMO	20-45295	11/12/20
EDMO	17-46655	9/28/17
EDMO	16-40655	2/02/16
EDMO	13-48984	10/01/13

United States Bankruptcy Court
Eastern District of Missouri

In re Carla A. Lartedale

Debtor(s)

Case No.

Chapter

13

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$ <u>1,925.00</u>
Prior to the filing of this statement I have received	\$ <u>0.00</u>
Balance Due	\$ <u>1,925.00</u>

2. The source of the compensation paid to me was:

Debtor Other (specify):

3. The source of compensation to be paid to me is:

Debtor Other (specify): **ARAG Legal Services**

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
 I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in adversary proceedings.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

November 7, 2023

Date

/s/ Timothy P. Powderly

Timothy P. Powderly 64092

Signature of Attorney

The Powderly Law Firm, LLC

11965 St. Charles Rock Rd.

Suite 202

Bridgeton, MO 63044

314-770-9890 Fax: 314-739-1355

tim@powderlylaw.com

Name of law firm

**United States Bankruptcy Court
Eastern District of Missouri**

In re **Carla A. Lartedale**

Debtor(s)

Case No.

Chapter **13**

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s) hereby certifies/certify under penalty of perjury that the attached list containing the names and addresses of my creditors (Matrix), consisting of **6** page(s) and is true, correct and complete.

/s/ Carla A. Lartedale
Carla A. Lartedale
Debtor Signature

Dated: **November 7, 2023**

AcceptanceNOW
3715 N Lindbergh
Hazelwood, MO 63042

Account Resolution Corp.
PO BOX 3860
Chesterfield, MO 63005

Acima Credit
9815 South, S Monroe St 4th Floor,
Sandy, UT 84070

Ameren Missouri
Bankruptcy Desk Code
POX BOX 66881
St. Louis, MO 63166-6881

AT&T
PO Box 5014
Carol Stream, IL 60197-5014

Avant Credit
640 N. Lasalle Drive, Ste 535
Chicago, IL 60654

Baxter Credit Union
PO BOX 8133
Vernon Hills, IL 60061

Cash Net USA
PO BOX 643990
Cincinnati, OH 46264-3990

Cerulean
PO BOX 6812
Carol Stream, IL 60197

Country DOOR
PO BOX 800849
Dallas, TX 75380

Ernst Radiology
55 West Port Plaza
Suite 300
Saint Louis, MO 63146

First Community Credit Union
17151 Chestefield Airport Rd.
Chesterfield, MO 63005

Geico Casualty Company
One Geico Plaza
Washington, DC 20076

Genesis FS Card Services
PO Box 23030
Columbus, GA 31902

Ginny's
PO BOX 5428
C/O Creditor's BK Services
Dallas, TX 75380

Golden Green SVCS
PO BOX 5428
Elgin, IL 60121

Great Lakes Educational Services Inc.
PO BOX 7860
Madison, WI 53707-7860

Jefferson Capital System LLC
200 14th Avenue E.
Sartell, MN 56377

Kay Jewelers
P.O. Box 382656
C/O JD Receivables LLC
Germantown, TN 38183

Law Offices Of Baerveldt & Boedefeld
Christopher Boedefeld
820 S. Main St. 208
Saint Charles, MO 63301

Merrick Bank
C/O Resurgent Capital Svcs
P.O. Box 10368
Greenville, SC 29603-0368

Milsap & Singer, P.C.
612 Spirit Dr.
St. Louis, MO 63005

Mission Lane Tab Bank
PO BOX 105286
Atlanta, GA 30304

Missouri Department Of Revenue
PO BOX 475
Jefferson City, MO 65101

Missouri Department Of Revenue
PO BOX 2200
Jefferson City, MO 65105-2200

Monrow & Main
PO BOX 800849
C/O Creditor's Bankruptcy Service
Dallas, TX 75380

Montgomery Ward
PO BOX 800994
C/O Creditor's Bankruptcy Service
Dallas, TX 75380

MSD
2350 Market Street
St. Louis, MO 63103-2555

National Recovery Agency
PO BOX 67015
Harrisburg, PA 17106

Navy Federal Credit Union
PO BOX 3000
One Security Plaza
Merrifield, VA 22119-3000

Paypal Credit
PO BOX 5138
Timonium, MD 21094

Portfolio Recovery
120 Corporate Blvd., Ste. 100
Norfolk, VA 23502

Portfolio Recovery
PO BOX 41067
Norfolk, VA 23541

Pro Rehab
625 Enterprise Dr.
Oak Brook, IL 60523

Prosper
PO BOX 650078
Dallas, TX 75265-0078

Quantum Group LLC
PO BOX 788
Kirkland, WA 98083-0788

Riezman Berger PC
7700 Bonhomme
7th Floor
St. Louis, MO 63105

Rise Credit
4150 International PZA
Ste. 400
Fort Worth, TX 76109

Santander Consumer USA
P.O. Box 961245
Fort Worth, TX 76161-1245

Schumacher Group
165 Caprice Ct., Unit B
Castle Rock, CO 80109

Selene Finance
9990 Richmond Ste.
Ste. 400 South
Houston, TX 77042

Selene Finance
PO BOX 71243
Philadelphia, PA 19176-6243

Sovereign Advance
PO BOX 10
Parshall, ND 58770

Spectrum
4145 S. Falkenburg Rd.
Riverview, FL 33578-8652

Spire
700 Market St.
Saint Louis, MO 63101

Sprint
Attn: Bankruptcy Dept
PO Box 7949
Overland Park, KS 66207-0949

SSM Health Care
PO BOX 503596
Saint Louis, MO 63150

SSM Healthcare
1145 Corporate Square
St. Louis, MO 63132

SSM Healthcare
P.O. Box 795100
Saint Louis, MO 63179-0700

SSM Healthcare
P.O. Box 505233
Saint Louis, MO 63150

SSM Medical
5757 Phantom Dr. #330
C/O Credit Control
Hazelwood, MO 63042

SSM Urgent Care
PO BOX 503945
Saint Louis, MO 63150

St. Louis County Collector Of Rev.
Attn: Bankruptcy Department
41 S. Central Ave.
Clayton, MO 63105-1799

St. Louis County Collector Of Revenue
C/O RH Robinson
41 South Central,
St. Louis, MO 63105

St. Louis County Collector Of Revenue
41 South Central
St. Louis, MO 63105

State Farm Insurance
4700 S. Providence
Columbia, MO 65217

State Farm Life Insurance
PO BOX 2310
Bloomington, IL 61702

Target
PO BOX 9476
Minneapolis, MN 55440

Transworld Systems Inc
2135 E. Primrose
Springfield, MO 65804

TrueAccord
303 2nd St.
Ste. 750-S
San Francisco, CA 94107

United States Attorney s Office EDMO
111 S. 10th Street, 20th Floor
Saint Louis, MO 63102

US Department Of Education
PO Box 8973
Madison, WI 53708

US Department of the Treasury
PO BOX 790321
Saint Louis, MO 63197

Vantage Credit Union
4020 Fee Fee Rd
Bridgeton, MO 63044

Waste Management
PO BOX 9001797
Louisville, KY 40290